

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Kimberly A Thomas**

Case No.: **19-31389**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: _____

☐ Motions Included

☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney jsw Initial Debtor: KAT Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$300.00 Monthly** to the Chapter 13 Trustee, starting on December 1,
2019 for approximately 60 months.
\$7900.00 ptd for months 1-24
\$488.00 for months 25-60

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Joan Sirkis Warren	Attorney Fees	3,000.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C. 1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SLS	home: 110 Kemper Ct Hackettstown, NJ	\$9356.07	0.00	\$9356.07	\$1001.47
SLS	post petition mortgage arrears	\$4008+\$538 f&c=\$4546.00		\$4546.00	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ally	2015 Kia Rio	\$830.36	0.00	\$830.26	\$359.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Hyundai Lease	\$441.02	2018 Kia Forte	REJECTED	0.00

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Explain below why the plan is being modified:	Explain below how the plan is being modified:
debtor got behind on her post petition mortgage payment-CO provides for post petition arrears and attorney fee and costs to be paid through the plan	post petition mortgage arrears and creditor attorney fees and costs- as per CO- are being added to the plan and plan payment is being increased.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

amended schedules will be filed shortly

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 29, 2021

/s/ Kimberly A Thomas

Kimberly A Thomas

Debtor

Kimberly A. Thomas

Date: _____

Joint Debtor

Date: December 29, 2021

/s/ Joan Sirkis Warren

Joan Sirkis Warren

Attorney for the Debtor(s)

In re:
Kimberly A. Thomas
Debtor

Case No. 19-31389-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 04, 2022

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2022:

Recip ID	Recipient Name and Address
db	+ Kimberly A. Thomas, 110 Kemper Court, Hackettstown, NJ 07840-1681
aty	+ Brian R Tipton, Florio, Perrucci, Steinhardt Cappelli T, 235 BROUBALOW WAY, Phillipsburg, NJ 08865, UNITED STATES 08865-1682
cr	+ Georgian Townhouse Association, c/o Florio Perrucci Steinhardt Cappelli, 235 Broubalow Way, Phillipsburg, NJ 08865, US 08865-1682
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
519262375	+ Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518633972	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518566433	Genesis Card Services, PO Box 4468, Beaverton, OR 97076
518770001	+ Georgian Townhouse Association, c/o Florio, Perrucci, Steinhardt, Cappee, 235 Broubalow Way, Phillipsburg, New Jersey 08865, DC-910-16 Amount: \$9080. 08865-1682
518566435	+ Home Depot Speciality Services, c/o Vengoff Williams, Inc., PO Box 4155, Sarasota, FL 34230-4155
518566437	+ KIA MOTORS FINANCE, 4000 MACARTHUR BLVD, SUITE 1000, Newport Beach, CA 92660-2544
518566441	OneMain, PO Box 740594, Cincinnati, OH 45274-0594
518566443	+ SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
518566444	+ Social Security Aminiistration, PO Box 3430, Philadelphia, PA 19122-0430
519056725	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519056726	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720
518634479	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518566447	+ Target, PO Box 660170, Dallas, TX 75266-0170
519112723	US Bank Trust National Association, et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519112724	+ US Bank Trust National Association, et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609 US Bank Trust National Association, et a 75381-460

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 04 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 04 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518566425	+ Email/Text: ally@ebn.phinsolutions.com	Jan 04 2022 20:43:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
518698912	Email/Text: ally@ebn.phinsolutions.com	Jan 04 2022 20:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518566426	Email/Text: ally@ebn.phinsolutions.com	Jan 04 2022 20:43:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
518566427	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 04 2022 20:52:51	Best Buy /CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518566430	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 04 2022 20:43:00	CB Indigo / GF, PO Box 4499, Beaverton, OR 97076-4499
518566434	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 04 2022 20:53:01	Home Depot, PO Box 653000, Dallas, TX 75265

District/off: 0312-3

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Date Rcvd: Jan 04, 2022

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518566428	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 04 2022 20:42:35	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518612372	+ Email/PDF: ebn_ais@aisinfo.com	Jan 04 2022 20:42:37	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518612375	+ Email/PDF: ebn_ais@aisinfo.com	Jan 04 2022 20:52:50	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518633972	Email/PDF: bncnotices@becket-lee.com	Jan 04 2022 20:42:29	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518566429	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 04 2022 20:42:35	Capital One- Quick silver, PO Box 70884, Charlotte, NC 28272-0884
518672402	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 04 2022 20:53:01	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518566431	+ Email/PDF: creditonebknofications@resurgent.com	Jan 04 2022 20:42:37	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
518566432	Email/Text: mrdiscen@discover.com	Jan 04 2022 20:43:00	Discover, PO Box 15316, Wilmington, DE 19850-5316
518577459	Email/Text: mrdiscen@discover.com	Jan 04 2022 20:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518668957	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 04 2022 20:43:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
518664378	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 04 2022 20:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518566436	Email/Text: EBNBKNOT@ford.com	Jan 04 2022 20:43:00	KIA Financial Services, Dept. #194501, P.O. Box 55000, Detroit, MI 482551945
518566438	Email/Text: PBNCNotifications@peritussservices.com	Jan 04 2022 20:43:00	Kohls, PO Box 3043, Milwaukee, WI 53201-3043
518566439	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 04 2022 20:43:00	Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115
518651532	Email/PDF: resurgentbknofications@resurgent.com	Jan 04 2022 20:52:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518566440	+ Email/PDF: gecsed@recoverycorp.com	Jan 04 2022 20:42:27	Lowes, PO Box 4596, Carol Stream, IL 60197-4596
518586991	+ Email/PDF: cbp@onemainfinancial.com	Jan 04 2022 20:42:34	ONEMAIN, P.O. Box 3251, Evansville, In. 47731-3251
518566442	+ Email/PDF: cbp@onemainfinancial.com	Jan 04 2022 20:42:34	OneMain, PO Box 1010, Evansville, IN 47706-1010
518658602	Email/Text: bnc-quantum@quantum3group.com	Jan 04 2022 20:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518649925	Email/Text: bnc-quantum@quantum3group.com	Jan 04 2022 20:43:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518566445	+ Email/PDF: gecsed@recoverycorp.com	Jan 04 2022 20:52:55	SYNCB/ HOME, PO BOX 965036, Orlando, FL 32896-5036
518566446	+ Email/PDF: gecsed@recoverycorp.com	Jan 04 2022 20:42:28	SYNCB/Lowes, PO Box 96505, Orlando, FL 32896-0001
518568832	+ Email/PDF: gecsed@recoverycorp.com	Jan 04 2022 20:52:55	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518670285	+ Email/Text: bncmail@w-legal.com	Jan 04 2022 20:43:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518566448	Email/PDF: gecsed@recoverycorp.com	Jan 04 2022 20:52:55	TJM Rewards, PO Box 530948, Atlanta, GA

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518630672	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 04 2022 20:43:00	30353-0948 The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518566449	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 04 2022 20:43:00	Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
518566450	Email/PDF: gecsed@recoverycorp.com	Jan 04 2022 20:42:26	Walmart, PO Box 960023, Orlando, FL 32896-0023

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian R Tipton	on behalf of Creditor Georgian Townhouse Association btipton@fpsflawfirm.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust hkaplan@rasnj.com, informationathnk@aol.com
Joan Sirkis Warren	on behalf of Debtor Kimberly A. Thomas joan@joanlaverylaw.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecmail@mortoncraig.com mortoncraigecf@gmail.com
Melissa N. Licker	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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TOTAL: 10